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Appendix A: W-2 Box Definitions

Frequently Asked Questions Regarding W-2's

FAQ 1

When are W-2's mailed?

Answer

W-2's for the prior tax year are mailed by January 31st of the following calendar year. They are sent to the mailing address of record with the Montgomery County Government at the end of the calendar tax year.

FAQ 2

Can Payroll fax me a copy of my W-2?

Answer

Payroll does not fax or e-mail W-2 forms due to the confidential information contained on the document. Employees may print their W-2s via Oracle Self-Service or can receive them in the US Mail at the mailing address of record with the Montgomery County Government.

FAQ 3

What information is on my W-2?

Answer

The yearly gross earnings figure reported on your last paycheck of the calendar year does not appear on the W-2. W-2's report taxable wages not gross earnings. Federal taxable wages in Box 1 on the W-2 represents annual gross earnings from the last December pay advice or paycheck excluding the following:

- **Excluded:**
 - Retirement Fund Contributions
 - Tax Deferred Account/ 403(b) Contributions
 - (TDA Contributions are also indicated in box 12, letter E)
 - Section 457 Plan Contributions
 - (Section 457 Plan contributions are also indicated in box 12, letter G)
 - Flexible Spending Contributions (dependent health care)**
 - (Dependent care contributions are indicated in box 10)
 - Health Insurance Premiums**
 - Dental Insurance Premiums**
 - Vision Insurance Premiums**

▪ **Note:** The various imputed earnings elements and pre/post-tax contribution elements are located in Appendix B.

**These items are also excluded from the social security and medicare taxable wages reported in boxes 3 and 5.

FAQ 4

What is imputed income on my paystub and where is that amount reported on my W-2?

Answer

For most employees, imputed income is the taxable value of your employer provided group-term life insurance in excess of \$50,000. For more information on imputed income for group-term life, please go to <https://www.irs.gov/government-entities/federal-state-local-governments/group-term-life-insurance>. Imputed income can also be derived from the enrollment in domestic partner health benefits through your employer. For more information regarding imputed income as it relates to domestic partner health benefits contact the Department of Human Resources. The imputed income is included in your YTD earnings and is reported in box 1, 3 and 5.

FAQ 5

Why did I receive two (2) W-2's?

Answer

You may receive two (2) W-2's if you were an active employee for part of the year and transitioned into retirement status during the calendar year.

FAQ 6

Why doesn't my W-2 match my December paystub year-to-date (YTD) totals?

Answer

Your December paystub shows your YTD Gross earnings, your W-2 shows your taxable earnings. Your Federal and State taxable earnings are your total wages less any Section 125 plan and 403(b) or 457(b) deductions. Taxable earnings for Social Security and Medicare are total wages less any Section 125 plan deductions (See FAQ 3).

FAQ 7

I have lost my W-2, how do I get another one?

Answer

Employees can view and print a copy of their W-2 form using Oracle Self-Service. The link to Oracle Self-Service is below. <https://ex01.montgomerycountymd.gov/eportal/employee-self-service/>

To allow time for US mail processing of W-2's the Payroll Section will not accept requests for W-2 reprints until February 16, 2021. Requests for duplicate W-2 forms received prior to February 16, 2021 will not be actioned.

After February 16, 2021 employees may email Payroll at Payroll.Finance@montgomerycountymd.gov requesting a duplicate W-2 be mailed to the employees mailing address of record. E-mail requests must contain the last four digits of the

Frequently Asked Questions Regarding W-2's

employees social security number.

Employees may also request a duplicate W-2 be mailed to their address of record in Oracle by completing the Payroll Request form located at <http://www.montgomerycountymd.gov/HR/resources/files/payroll/payrollrequestform.pdf> (see form for submission instructions).

Reprinted W-2 forms will be sent by US mail to the mailing address on file. Payroll will not fax or e-mail W-2 forms due to the confidential information contained on the document. Please allow 7 business days for processing and mailing of duplicate W-2 forms.

FAQ 8

How do I request a copy of a prior year W-2?

Answer

Complete the Payroll Request form and submit it to the Payroll Section or e-mail the Payroll Section (See FAQ 7).

FAQ 9

The address is incorrect on my W-2. What should I do?

Answer

Employees can update their address via Oracle Employee Self-Service (see the link provided in FAQ 7) or they may contact Office of Human Resources, Records Management at OHR.Records@montgomerycountymd.gov, or mail the updated address information to the Office of Human Resources, Records Management, EOB 12th floor, 101 Monroe Street, Rockville, MD 20850

FAQ 10

I was overpaid in 2020 and repaid the money. Will my W-2 reflect the payment?

Answer

Yes, if Montgomery County Payroll Section received the payment before December 31, 2020, an adjustment would have been made to reflect your payment.

FAQ 11

Why is my Social Security wage different from my Medicare wage?

Answer

The calendar year maximum for an employee's Social Security wage for 2020 was \$137,700 (\$142,800 for 2021 earnings). There is no maximum amount for Medicare wages. See <https://www.irs.gov/taxtopics/tc751.html> for more information.

FAQ 12

Where can I get further help if I have questions?

Answer

Contact the Payroll Section by Email at Payroll.Finance@montgomerycountymd.gov or call 240-777-8840.

FAQ 13

I owe taxes this year. What do I need to do now so that I won't owe taxes next year?

Answer

You should seek the advice of a tax professional. You may want to have additional federal or state tax withheld from each paycheck. If you do not withhold enough throughout the tax year you may still owe when you file your taxes.

Employees can update their Federal and State income tax withholdings via the Oracle Self-Service e-portal (see link below).

<https://ex01.montgomerycountymd.gov/eportal/employee-self-service/>

Tax forms are also available online at

<https://www.montgomerycountymd.gov/Finance/payroll.html#taxforms>

You may also want to review your contributions to the deferred compensation plan(s) to ensure you are contributing the maximum amount you can afford. By doing so, you will reduce your taxable income. The contribution limit for 2020 was \$19,500 (unchanged at \$19,500 for 2021 earnings). If you have reached the age of 50 or greater, you may also be eligible to make "catch-up" contributions in addition the contribution you are already making. The Catch-up contribution limit for 2020 was \$6,500 (unchanged at \$6,500 for 2021 earnings). See <https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-catch-up-contributions> for more information regarding retirement and catch-up contributions.

FAQ 14

Is there a brief explanation as to what information is provided in each of the boxes on the W-2?

Answer

Please see Appendix A for the explanation of each of the boxes. The information is also located on the back of the printed W-2 or page 2 of the W-2 available on Oracle Self-Service.

Appendix A

Box Number	Definition
Box 1	Box 1 reports your total taxable wages or salary for federal income tax purposes. This figure includes your wages, salary, bonuses, and other taxable compensation. Any taxable fringe benefits (such as group term life insurance) are also included in your Box 1 wages. It does not include elective deferrals to retirement plans, pretax benefits or payroll deductions. Since the figure does not include those amounts, it's not unusual for this amount to be less than the amounts included in boxes 2 and 3.
Box 2	Box 2 reports the total amount withheld from your paychecks for federal income tax. This represents the amount of federal taxes you have paid-in throughout the year. This amount is determined by the elections on your W-4 based on exemptions and any additional withholding
Box 3	Box 3 reports the total amount of wages subject to the Social Security tax. This figure is calculated before any payroll deductions which means that the amount in box 3 could be higher than the number reported in box 1. It could also be less than the amount in box 1, if you're a high-wage earner, since the total of boxes 3 and 7 cannot exceed the maximum Social Security wage base of \$137,700 for 2020.
Box 4	Box 4 reports the total of Social Security withheld for the year. Unlike federal income taxes, Social Security taxes are calculated based on a flat rate of 6.2%. The amount in box 4 should be equal to the amount in box 3 times 6.2%. Since you should not have more Social Security withholdings than the maximum wage base times 6.2%, the amount in box 4 should not exceed \$8,537.40 (e.g. \$50,000 social security taxable wages*6.2% = \$3,100).
Box 5	Box 5 indicates wages subject to Medicare taxes. Medicare taxes generally do not include any pretax deductions and will include most taxable benefits. Unlike Social Security wages, there is no cap for Medicare taxes, meaning that the figure in box 5 may be larger than the amounts shown in box 1 or box 3. In fact, it's likely the largest number on your form W-2.
Box 6	Box 6 shows the amount of Medicare taxes withheld for the year. Like Social Security taxes, Medicare taxes are figured based on a flat rate. The rate is 1.45%. For most taxpayers, this means that the figure in box 6 is equal to the figure in box 5 multiplied by 1.45% (e.g. \$50,000 Medicare taxable wages*1.45% = \$725.00). However, as part of the Affordable Care Act, an employer must withhold additional Medicare tax of 0.9% from wages paid to an individual earning more than \$200,000, regardless of filing status or wages paid by another employer.
Box 10	Box 10 reports the total of any benefits paid on your behalf under a dependent care assistance program. Amounts paid out under a qualified plan which are less than \$5,000 are considered non-taxable benefits. That number will include the value of all dependent care benefits, including those greater than the \$5,000 exclusion (if the value exceeds \$5,000, that excess will be included in the amounts reported in boxes 1, 3, and 5).
Box 12	Box 12 consists of many codes. Not all of the income coded in box 12 is taxable. 12C: Taxable cost of group-term life insurance over \$50,000 (included in your wages at boxes 1, 3 and 5). 12DD: Cost of employer-sponsored health care. This amount includes both, the employee and employer paid shares of health insurance premiums and is for informational purposes. This amount is not taxable, Premiums for dental, vision or other insurance coverage is not included. 12EE: Designated ROTH contributions under governmental section 457(b) plan. 12G: Elective deferrals and employer contributions (including non-elective deferrals) to a section 457(b) deferred compensation plan.
Box 15	Box 15 includes your employer's state and state identification number. If you had multiple withholdings in a number of states, more than one box will be filled.
Box 16	Box 16 indicates the total amount of taxable wages for state tax purposes. If you live and work in a state that doesn't impose an income tax, this will be blank.
Box 17	If you have wages reported in box 16, box 17 will show the total amount of state income taxes withheld during the year. If you live in a state that has a flat state tax (like PA), you can double check to make sure that your withholding is correct by multiplying the amount in box 16 by the flat tax rate.